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Abstract of the Disclosure

When a user does shopping on a commodity purchase screen provided by a shop via the Internet, the user uses a payment reservation service provided by a claim management server. Then, the claim management server stores the shopping content of the user as a database and simultaneously stores both a payment amount and a settled/unsettled payment status in the shopping contents. The user views the list of unsettled payment of the shopping content provided by the claim management server, selects a shopping item, the price payment of which the user is going to settle, designates an account handling institute to use and settles payment online. The claim management server automatically does the check work of the shopping content, the price payment of which is settled.